

UNITED STATES BANKRUPTCY COURT
DISTRICT OF

In re:

CLUTE, SCOTT F
CLUTE, SUSAN

§
§
§
§
Debtor(s) §

Case No. 11-14273 AIH

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter of the United States Bankruptcy Code was filed on . The undersigned trustee was appointed on .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized gross receipts of \$

Funds were disbursed in the following amounts:

Payments made under an interim
disbursement
Administrative expenses
Bank service fees
Other payments to creditors
Non-estate funds paid to 3rd Parties
Exemptions paid to the debtor
Other payments to the debtor

Leaving a balance on hand of¹ \$

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was _____ and the deadline for filing governmental claims was _____. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ _____. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ _____ as interim compensation and now requests a sum of \$ _____, for a total compensation of \$ _____.² In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ _____, and now requests reimbursement for expenses of \$ _____, for total expenses of \$ _____.²

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: _____ By:/s/LAUREN A. HELBLING
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

Exhibit A
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 1
Exhibit A

Case No: 11-14273 AIH Judge: ARTHUR I. HARRIS
Case Name: CLUTE, SCOTT F
CLUTE, SUSAN
For Period Ending: 08/13/12

Trustee Name: LAUREN A. HELBLING
Date Filed (f) or Converted (c): 05/18/11 (f)
341(a) Meeting Date: 06/27/11
Claims Bar Date: 10/20/11

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Single family home located at 4324 W. 145th Street	69,000.00	0.00	DA	0.00	FA
2. Cash on hand In Debtors' possession	20.00	0.00	DA	0.00	FA
3. Checking and savings accounts through Dollar Bank Debtors failed to pay. Discharge revoked.	150.00	4,224.74		300.00	FA
4. Miscellaneous household furnishings: table, ordina	3,000.00	0.00	DA	0.00	FA
5. Ordinary wearing apparel Location: 4324 W. 145th S	600.00	0.00	DA	0.00	FA
6. Wedding Ring In Debtor's possession	1,200.00	0.00	DA	0.00	FA
7. Term life insurance policy through employer, no ca	0.00	0.00	DA	0.00	FA
8. 401(k) through employer administered by New York L	1,525.53	0.00	DA	0.00	FA
9. 1999 Jeep Cherokee, 185,000 miles Location: 4324 W	2,325.00	0.00	DA	0.00	FA
10. 2005 Chrysler 300, 78,000 miles Location: 4324 W.	8,650.00	0.00	DA	0.00	FA
11. Preference/Fraudulent Transfer (u) Trustee is investigating the source of a large deposit into account and subsequent disbursement of same.	0.00	1.00		0.00	FA

			Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$86,470.53	\$4,225.74	\$300.00
			\$0.00
			(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Motion for default judgment pending. 6/28/12

Motion for default judgment filed. June 19, 2012, 10:12 am

Exhibit A
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

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Exhibit A

Case No: 11-14273 AIH Judge: ARTHUR I. HARRIS
Case Name: CLUTE, SCOTT F
CLUTE, SUSAN

Trustee Name: LAUREN A. HELBLING
Date Filed (f) or Converted (c): 05/18/11 (f)
341(a) Meeting Date: 06/27/11
Claims Bar Date: 10/20/11

Application for default filed. June 15, 2012, 12:21 pm

Adversary complaint served. Certificate of service filed. May 14, 2012, 12:22 pm

Adversary complaint to revoke debtors' discharge filed. May 04, 2012, 09:10 am

Notice of default correspondence to counsel; cc to debtors. April 17, 2012, 10:42 am

Debtors in default. March 30, 2012

Per e-mail from counsel, debtors will make payments of \$150 per month for December 1 and Jan 1 and to file their tax return for 2011 as soon as possible and turn over the balance in February 2012. November 02, 2011, 08:40 am

Notice of default faxed to debtors' counsel, cc to debtors. October 27, 2011, 02:42 pm

Order granting mot for TO uploaded. September 16, 2011, 02:57 pm

Spoke with debtor's counsel. where does rachel live? why was her income not on sch I? funds co-mingled. trustee to stay firm on determination that funds were co-mingled. come to an agreement on the turnover and we can agree that the two checks written were non-estate funds. told him he does not have to appear for 2004 exam. get us the answers and talk to clients. will get back to us asap. August 05, 2011, 11:10 am

Application to employ LAH, motion for turnover and motion for examination of debtors filed. August 03, 2011, 04:18 pm

Fax to debtors' counsel for explanation of large deposit into account. July 13, 2011, 11:29 am

Trustee is pursuing funds on deposit and need information re debtors' trade-in of old vehicle for new 2011 Charger.

Initial Projected Date of Final Report (TFR): 12/31/12 Current Projected Date of Final Report (TFR): 12/31/12

/s/ LAUREN A. HELBLING

Date: 08/13/12

Exhibit A
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Case No: 11-14273 AIH Judge: ARTHUR I. HARRIS
Case Name: CLUTE, SCOTT F
CLUTE, SUSAN

Trustee Name: LAUREN A. HELBLING
Date Filed (f) or Converted (c): 05/18/11 (f)
341(a) Meeting Date: 06/27/11
Claims Bar Date: 10/20/11

LAUREN A. HELBLING

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Exhibit A

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 11-14273 -AIH
 Case Name: CLUTE, SCOTT F
 CLUTE, SUSAN
 Taxpayer ID No: *****0670
 For Period Ending: 08/13/12

Trustee Name: LAUREN A. HELBLING
 Bank Name: Bank of America
 Account Number / CD #: *****3857 Checking

Blanket Bond (per case limit): \$ 2,000,000.00
 Separate Bond (if applicable):

Page: 1
Exhibit B

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
12/02/11	3	SCOTT F CLUTE 4324 W. 145TH STREET CLEVELAND, OH 44114	BALANCE FORWARD Bank Account(s)	1129-000	150.00		0.00 150.00
01/09/12	3	SCOTT F CLUTE 4324 W. 145TH STREET CLEVELAND, OH 44114	Bank Account(s)	1129-000	150.00		300.00
01/31/12		Bank of America	BANK SERVICE FEE	2600-000		0.31	299.69
02/29/12		Bank of America	BANK SERVICE FEE	2600-000		0.36	299.33
03/30/12		Bank of America	BANK SERVICE FEE	2600-000		0.37	298.96
04/30/12		Bank of America	BANK SERVICE FEE	2600-000		0.38	298.58
05/31/12		Bank of America	BANK SERVICE FEE	2600-000		0.38	298.20
06/29/12		Bank of America	BANK SERVICE FEE	2600-000		0.35	297.85
COLUMN TOTALS					300.00	2.15	297.85
Less: Bank Transfers/CD's					0.00	0.00	
Subtotal					300.00	2.15	
Less: Payments to Debtors						0.00	
Net					300.00	2.15	
TOTAL - ALL ACCOUNTS					NET DEPOSITS	DISBURSEMENTS	ACCOUNT BALANCE
Checking - *****3857					300.00	2.15	297.85
					-----	-----	-----
					300.00	2.15	297.85
					=====	=====	=====
(Excludes Account Transfers)					(Excludes Payments To Debtors)	Total Funds On Hand	

Page Subtotals 300.00 2.15

Ver: 16.06d

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 11-14273 -AIH
 Case Name: CLUTE, SCOTT F
 CLUTE, SUSAN
 Taxpayer ID No: *****0670
 For Period Ending: 08/13/12

Trustee Name: LAUREN A. HELBLING
 Bank Name: Bank of America
 Account Number / CD #: *****3857 Checking
 Blanket Bond (per case limit): \$ 2,000,000.00
 Separate Bond (if applicable):

Page: 2
Exhibit B

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)

Page Subtotals 0.00 0.00

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: August 13, 2012

Case Number: 11-14273
 Debtor Name: CLUTE, SCOTT F
 Claims Bar Date: 10/20/11

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
000001	Atlas Acquisitions LLC 294 Union St. Hackensack, NJ 07601	Unsecured	Filed 07/15/11	\$0.00	\$217.98	\$217.98
000002	Capio Partners LLC Quantum3 Group LLC PO Box 788 Kirkland, WA 98083-0788	Unsecured (2-1) Medical Debt	Filed 07/15/11	\$0.00	\$139.87	\$139.87
000003	Capio Partners LLC Quantum3 Group LLC PO Box 788 Kirkland, WA 98083-0788	Unsecured (3-1) Medical Debt	Filed 07/15/11	\$0.00	\$176.39	\$176.39
000004	Midland Credit Management, Inc. 8875 Aero Drive, Suite 200 San Diego, CA 92123	Unsecured	Filed 07/19/11	\$0.00	\$6,301.89	\$6,301.89
000005	Midland Credit Management, Inc. 8875 Aero Drive, Suite 200 San Diego, CA 92123	Unsecured	Filed 07/19/11	\$0.00	\$1,959.91	\$1,959.91
000006	Midland Credit Management, Inc. 8875 Aero Drive, Suite 200 San Diego, CA 92123	Unsecured	Filed 07/19/11	\$0.00	\$866.32	\$866.32
000007	FIA CARD SERVICES, N.A. PO Box 15102 Wilmington, DE 19886-5102	Unsecured	Filed 07/20/11	\$0.00	\$1,456.27	\$1,456.27
000008A	IRS Insolvency Group 3 1240 E. 9th Street, Rm. 457 Cleveland, OH 44199	Priority	Filed 07/25/11	\$0.00	\$436.63	\$436.63
000008B	IRS Insolvency Group 3 1240 E. 9th Street, Rm. 457 Cleveland, OH 44199	Unsecured	Filed 07/25/11	\$0.00	\$55.98	\$55.98
000009	Capital One,N.A c/o Creditors Bankruptcy Service P O Box 740933 Dallas,Tx 75374	Unsecured	Filed 08/02/11	\$0.00	\$456.96	\$456.96
000010	Quantum3 Group LLC PO Box 788 Kirkland, WA 98083-0788	Unsecured (10-1) Unsecured Debt	Filed 08/16/11	\$0.00	\$50.00	\$50.00
000011	Quantum3 Group LLC PO Box 788 Kirkland, WA 98083-0788	Unsecured (11-1) Unsecured Debt	Filed 08/16/11	\$0.00	\$58.22	\$58.22

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: August 13, 2012

Case Number: 11-14273
 Debtor Name: CLUTE, SCOTT F
 Claims Bar Date: 10/20/11

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
000012	Asset Acceptance LLC	Unsecured	Filed 08/24/11	\$0.00	\$18,678.95	\$18,678.95
070	Po Box 2036		(12-1) 35526220			
UC	Warren MI 48090					
000013	Verizon Wireless	Unsecured	Filed 09/23/11	\$0.00	\$1,552.05	\$1,552.05
070	PO BOX 3397		(13-1) 4506 / 5213 /			
UC	Bloomington, IL 61702					
000014	Cardiovascular Clinic	Unsecured	Filed 09/23/11	\$0.00	\$30.65	\$30.65
070	6525 Powers Blvd., Suite 301		(14-1) Services rendered			
UC	Cleveland, OH 44129					
000015	National Recovery 1, LLC	Unsecured	Filed 10/14/11	\$0.00	\$138.60	\$138.60
070	Bass & Associates, P.C.					
UC	3936 E. Ft. Lowell Rd, Suite 200					
	Tucson, AZ 85712					
16	Clerk, U.S. Bankruptcy Court	Administrative		\$0.00	\$293.00	\$293.00
025	Adv. No. 12-1110					
CAF						
17	Lauren A. Helbling, Trustee	Administrative		\$0.00	\$75.00	\$75.00
025						
TF						
18	Lauren A. Helbling, Trustee	Administrative		\$0.00	\$14.12	\$14.12
025						
TE						
<hr/>				<hr/>		
Case Totals:				\$0.00	\$32,958.79	\$32,958.79

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 11-14273 AIH
Case Name: CLUTE, SCOTT F
CLUTE, SUSAN
Trustee Name: LAUREN A. HELBLING

Balance on hand	\$
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Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: LAUREN A. HELBLING	\$	\$	\$
Trustee Expenses: LAUREN A. HELBLING	\$	\$	\$
Charges: Clerk, U.S. Bankruptcy Court	\$	\$	\$

Total to be paid for chapter 7 administrative expenses \$ _____

Remaining Balance \$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000008A	IRS	\$	\$	\$

Total to be paid to priority creditors \$ _____

Remaining Balance \$ _____

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be _____ percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	Atlas Acquisitions LLC	\$	\$	\$
000002	Capio Partners LLC	\$	\$	\$
000003	Capio Partners LLC	\$	\$	\$
000004	Midland Credit Management, Inc.	\$	\$	\$
000005	Midland Credit Management, Inc.	\$	\$	\$
000006	Midland Credit Management, Inc.	\$	\$	\$
000007	FIA CARD SERVICES, N.A.	\$	\$	\$
000009	Capital One,N.A	\$	\$	\$
000010	Quantum3 Group LLC	\$	\$	\$
000011	Quantum3 Group LLC	\$	\$	\$
000012	Asset Acceptance LLC	\$	\$	\$

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000013	Verizon Wireless	\$	\$	\$
000014	Cardiovascular Clinic	\$	\$	\$
000015	National Recovery 1, LLC	\$	\$	\$

Total to be paid to timely general unsecured creditors \$ _____

Remaining Balance \$ _____

Tardily filed claims of general (unsecured) creditors totaling \$ _____ have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be _____ percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ _____ have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be _____ percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000008B	IRS	\$	\$	\$

Total to be paid to subordinated unsecured creditors \$ _____

Remaining Balance \$ _____